



**Testimony of Victor Vaughan, PT, DPT, MS
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in support of

**Raised Bill 376, An Act Concerning Health Insurance Coverage of Prosthetic
Devices**

March 8, 2018

Chairperson Kelly, Chairperson Larson, Chairperson Scanlon and members of the Committee, my name is Victor Vaughan and I am submitting testimony in support of RB 376, An Act Concerning Health Insurance Coverage of Prosthetic Devices. I am a former President the Connecticut Physical Therapy Association as well as a current member of the Chapter's Public Policy Committee. I am also the co-author of a chapter in the leading text book on Rehabilitation of Persons with Amputations.

Imagine being a highly fit 32 year old police officer who is involved in a motorcycle accident while off-duty. Your leg is crushed by the bumper of a car driven by a drunk driver who crosses the double yellow line. The end results are injuries so severe that you require an amputation below your knee. In order to return to your job on the police force you will require a high functioning prosthesis that allows you to move at nearly the level you could before your accident. This prosthesis will require the most advanced foot and ankle joints. However you cannot have this high level limb unless you are able to pay tens of thousands of dollars because your insurer doesn't cover that advanced a limb. What do you do?

The technology of both upper and lower extremity prosthesis has progressed enormously in the last 10 years. People who suffer limb loss are now able to recover incredible amounts of function. Using advanced microprocessors upper limb prosthesis can now pick up fragile or small objects and can even move fingers individually. Young people who lose their leg to cancer can return to walking nearly normally and even running. The level of function that these people can return to is outstanding. The ability to return to a life that is near the same as before is critical to these people.

When insurance companies are able to deny coverage for a prosthetic limb that will help a person return to a fully functional life all in the name of saving some money, it is abysmal. Health insurance companies are declaring record quarterly and annual profits, so it is unconscionable that they chose to shift the cost of these life-maximizing prosthetics to the patient. When an otherwise healthy, previously full life living person is forced to pay for the bulk of these on their own it creates an enormous undue burden on the person who has already suffered a significant loss.

Having already lost a limb they are now required to carry the greatest part of the financial burden in order to gain back their life. I can think of few things that are more unfair and inappropriate.

The recovery of function to the highest possible level fits fully under the definition of rehabilitation and habilitation which are essential benefits under the Affordable Care Act. It is therefore my view that the appropriate funding of these prostheses including the use of microprocessors, where appropriate, falls under the mandated coverages of the ACA.

Therefore, I respectfully ask the committee to pass RB 376 as written. It should include coverage at the same level as that provided under Medicare with no imposition of a coinsurance, copayment or deductible that is more restrictive of any other covered benefits. It needs also provide coverage of microprocessors where appropriately determined by the insured's healthcare provider.

I thank the committee for choosing to raise this bill and would be happy to consult and provide any additional information with any committee member as they may wish.